

**State of Michigan
Department of Labor & Economic Growth
Office of Financial and Insurance Services**

**Enforcement Actions
October – December 2005**

Name and Location	Enforcement Case No.	Type of License or Registration	Action Taken	Date of Action	Reason for Action	Type of Closure	Date Closed	Fines and Other Penalties
A.M. Mortgage Co., LLC Grand Rapids, MI	04-2760	Mortgage	Notice of Opportunity to Show Compliance	02/17/05	MCL 445.1672 Failure to conduct business in accordance with law	Consent Order and Stipulation	12/15/05	\$2,500 Civil Penalty
Alliance Mortgage Group, Inc. Mason, OH	05-3885	Mortgage	Notice of Opportunity to Show Compliance	10/28/05	MCL 445.1657(2) Failure to submit financial statement	Consent Order	12/22/05	\$500 Civil Fine \$1,000 Late Penalty
American Title Works Corp. West Bloomfield, MI	04-2972	Insurance	Notice of Opportunity to Show Compliance	04/29/05	MCL 500.249(1) Agency failure to respond	Consent Order and Stipulation	10/20/05	\$300 Civil Penalty
Askew, William Benton Harbor, MI	02-983	Insurance	Notice of Opportunity to Show Compliance	09/05/03	MCL 1207(1) Fiduciary Violation	Final Decision	10/17/05	Revoke License
C.G. Auto Underwriters & Guterrez, Cynthia L. Warren, MI	05-3166	Insurance	Notice of Opportunity to Show Compliance and Proposed Consent Order and Stipulation	09/16/05	MCL 500.1207(1) Fiduciary Violation	Consent Order and Stipulation	11/29/05	\$500 Civil Penalty
Calvin, Mark B Flint, MI	05-3925	Insurance	Proposed Stipulation and Consent Order	12/07/05	MCL 500.1239(h)(1) Conduct unbecoming an agent	Consent Order and Stipulation	12/19/05	Revoke License
Caring Hands Southfield, MI	05-3581	Mortgage	Cease & Desist Order & Notice of Opportunity For Hearing	08/10/05	MCL 445.1652 Unlicensed activity	Final Cease & Desist Order	10/04/05	Cease & Desist

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Cornerstone Ministries Investment, Inc. Cumming, GA	04-2978	Securities	Cease & Desist Order	12/10/04	MCL 451.501 Unlawful Practices	Final Cease & Desist Order	12/01/05	Cease & Desist
Cornerstone Ministries Investment, Inc. Cumming, GA	05-2990	Securities	Cease & Desist Order	02/15/05	MCL 451.306(a)(1) Failure to file with the commissioner a statement under oath	Final Cease & Desist	10/05/05	Cease & Desist
Deutsche Bank Securities, Inc. New York, NY	05-3906	Securities	Administrative Consent Order	10/19/05	MCL 451.501 Unlawful Practices	Consent to Entry of Administrative Order	11/29/05	\$880,634.00 Civil Penalty
East Michigan Conference of the Free Methodist Church of North America Clio, MI	05-3907	Securities	Proposed Stipulation and Consent order	11/15/05	MCL 451.301 Offering or selling securities without being registered, exempted, or federally covered	Consent Order and Stipulation	12/05/05	\$6,000 Civil Penalty
Fidelity Funding Corporation Northville, MI	05-3886	Mortgage	Notice of Opportunity to Show Compliance	10/28/05	MCL 1657(2) Failure to submit financial statement	Consent Order	12/22/05	\$1,000 Civil Fines \$2,000 late penalties
Financial Investment Timing Company, Inc. Iron Mountain, MI	05-3059	Securities	License Denial Letter	03/11/05	MCL 451.601 Transacting business as a broker-dealer or agent without being registered	Consent Order and Stipulation	10/13/05	\$1,000 Civil Penalty
Financial Lenders Warren, MI	05-3887	Mortgage	Notice of Opportunity to Show Compliance	10/28/05	MCL 445.1657(2) Failure to submit financial statement	Consent Order	12/16/05	\$500 Civil Fine \$1,000 late penalty
First Mountain Mortgage, Corp. Southfield, MI	03-1869	Mortgage	Notice of Opportunity to Show Compliance	04/03/04	MCL 445.1672 Engaged in fraud, deceit, or material misrepresentation in connection with a transaction.	Consent Order Requiring Compliance and Payment of Civil Fine	11/22/05	\$1,000 Civil Penalty

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Genesee County Self-Insured Trust Pool Flint, MI	03-1543	Insurance	Notice of Opportunity to Show Compliance	07/25/03	MCL 124.8 Failure to file audited financial statement	Consent Order and Stipulation	10/20/05	\$1,000 Market Conduct Fee
Haddix, Terrence S. Granger, IN	05-3029	Insurance	Notice of Opportunity to Show Compliance	03/23/05	MCL 500.1239(h)(1) Conduct unbecoming an agent	Final Decision	11/22/05	Revoke License
Intermountain Marketing Associates, LLC	03-1860	Securities	Cease & Desist Order	10/03/05	MCL 451.301 Offering or selling securities without being registered, exempted, or federally covered	Final Cease & Desist Order	12/27/05	Cease & Desist
Jenkins, Tonia L. Detroit, MI	05-3852	Insurance	Notice of Opportunity to Show Compliance	09/15/05	MCL 500.1239(h)(1) Conduct unbecoming an agent	Consent Order and Stipulation	11/04/05	Revoke License
Jennings, Matthew Flint, MI	01-923	Insurance	Notice of Opportunity to Show Compliance	11/19/98	MCL 500.1201 Unlicensed activity; MCL 500.1236 Rendering service without a written agreement	Final Order	10/12/05	Revoke License
Joppich, Kristen M. Sacramento, CA	05-3888	Mortgage	Notice of Opportunity to Show Compliance	10/28/05	MCL 445.1657(2) Failure to submit financial statement	Consent Order	12/22/06	\$500 Civil Fine \$1,000 Late Penalty
Landmark Title Insurance Agency and Freimark, Bruce Monroe, MI	05-3032	Insurance	Notice of Opportunity to Show Compliance	03/31/05	MCL 500.1207(1)(2) Fiduciary Violation	Consent Order and Stipulation	12/05/05	Revoke License
Ledesma, Moises M. Novi, MI	04-2926	Insurance	Notice of Opportunity to Show Compliance	10/04/04	MCL 500.1239(h)(1) Conduct unbecoming an agent and MCL 1207(1) Fiduciary Violation	Final Order	10/17/05	Revoke License

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Lending Expert Team, L.L.C. and Katherine Lilly Taylor, MI	05-3588	Mortgage	Cease & Desist Order	08/22/05	MCL 445.1652 Unlicensed Activity	Stipulation to Entry of the Consent Order	12/15/05	\$2,000 Civil Penalty
Makoski, Joseph Warren, MI	05-3024	Insurance	Notice of Opportunity to Show Compliance	04/08/05	MCL 500.2018 Unfair or deceptive act; MCL 500.1239(h)(1) Conduct unbecoming an agent and MCL 1207(1) Fiduciary Violation	Consent Order and Stipulation	12/05/05	License Cancelled
MGM Mortgage, LLC and Van Sile, Robert Grosse Pointe Farms, MI	05-3606	Mortgage	Proposed Consent Order and Stipulation	09/07/05	MCL 445.1672 2(1) & 2(3) Unlicensed Activity Receiving Compensation other than employer	Consent Order and Stipulation	0/20/05	\$500 Civil Penalty
National Foot Care Program, Inc. Southfield, MI	05-3017	Insurance	Notice of Opportunity to Show Compliance	03/30/05	MCL 500.3525(1)(2) Failure to file rates	Consent Order and Stipulation	10/20/05	\$1,000 Market Conduct Fee
Precision Service Group Detroit, MI	05-3586	Mortgage	Cease & Desist	07/15/05	MCL 445.1652 Unlicensed Activity	Final Cease & Desist	10/21/05	Cease & Desist
Professional Mortgage Services and Dubose, Teresa South Lyons MI	05-3579	Mortgage	Cease & Desist	08/22-/5	MCL 445.1652 Unlicensed Activity	Final Cease & Desist Order	10/04/05	Cease & Desist
Sana Financial Sterling Heights, MI	05-3582	Mortgage	Cease and Desist	08/22/05	MCL 445.1652 Unlicensed Activity	Final Order to Cease & Desist	10/04/05	Cease & Desist
Schillinger, Louise M. Port Austin, MI	05-3023	Insurance	Notice of Opportunity to Show Compliance	03/21/05	MCL 500.249(a) Failure to respond	Consent Order and Stipulation	11/29//5	\$300 Market Conduct Fee
Tytan Consultants and McConnell, Malissia Detroit, MI	05-3590	Mortgage	Order to Cease & Desist and Notice of Opportunity for Hearing	08/19/05	MCL 445.1652 Unlicensed Activity	Final Order to Cease & Desist	10/03/05	Cease & Desist

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Urban Integrity and Boyd, Toyia Detroit, MI	05-3587	Mortgage	Order to Cease & Desist and Notice of Opportunity for Hearing	08/19/05	MCL 445.1652 Unlicensed Activity	Final Order to Cease and Desist	10/05/05	Cease & Desist
Vargo Investments and Fardoun, Elizabeth Dearborn, MI	05-3591	Mortgage	Cease and Desist	08/22/05	MCL 445.1652 Unlicensed Activity	Final Order to Cease and Desist	10/04/05	Cease & Desist
Wellbrook Properties, Inc. Cumming, GA	04-2980	Securities	Cease & Desist	12/21-/4	MCL 451.501(2) Making any untrue statement of a material fact or to omit to state a material fact necessary in order to make the statements made, in the light of the circumstances under which they are made, not misleading.	Final Order to Cease and Desist	10/05/05	\$1,500 Market Conduct
ZNF Investments and Salem, Fadi Lathrup Village, MI	05-3580	Mortgage	Cease and Desist	08/22/05	MCL 445.1652 Unlicensed Activity	Final Order to Cease and Desist	10/04/05	Cease & Desist